

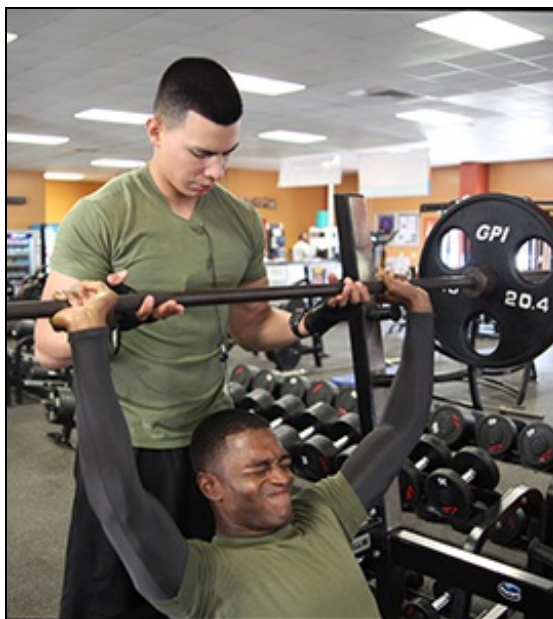


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800-342-9647

December 2016
Newsletter

Military OneSource Feature

Got New Year's Resolutions? Team Up with a Health and Wellness Coach

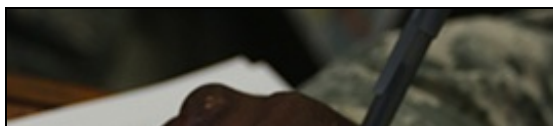


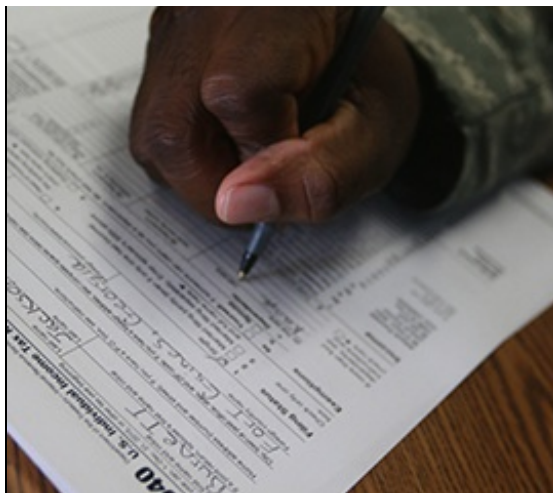
Want to make healthy changes in 2017? Health and wellness coaching can help you achieve your goals, whether it's losing weight or dealing with stress. It's free and confidential.

[\(Achieve your goals.\)](#) ▶

Reader Recommended!

How the New Individual Taxpayer Identification Number Law Could Impact You





Changes to the federal tax law could make it tricky for service members to file their 2016 taxes with an individual taxpayer identification number instead of a Social Security number. Do the new laws affect you?

[\(Learn more.\)](#) ▶

Reader Recommended!

Honoring Those Who Live in Our Hearts Forever



Maybe it's a certain smell, a characteristic laugh or a special time of year that reignites memories of your loved one. Though grieving is different for everyone, you'll never forget someone you loved so much. Celebrate your loved one's life by keeping his or her memory a part of yours.

[\(Read more.\)](#) ▶

Reader Recommended!

10 Tips to Make the Most of Holidays with Your Children



The holiday season doesn't have to be so stressful. These ten tips can help you and your children relax and enjoy more fun and family time.

[\(Learn more.\)](#) ▶

Reader Recommended!

MILITARY
ONE  **SOURCE**

Take a tour of
the beta site

Test Drive the Beta Website

Based on your feedback, we are making changes to the Military OneSource website. The "beta" — an online testing website — provides a different look and feel and format to deliver information and resources. The site will continue to grow as we incorporate users' feedback. [Take it for a spin](#) and let us know what you think.

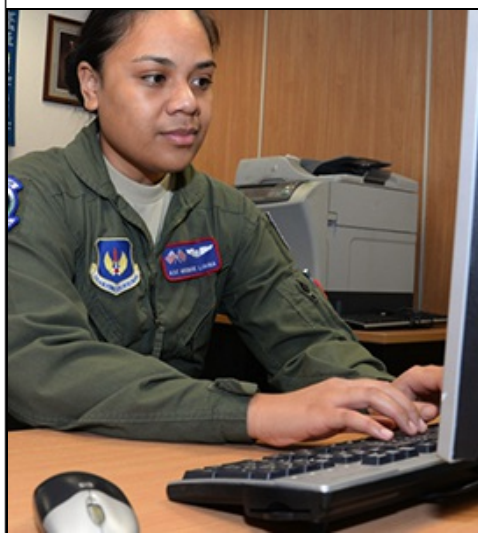
Military Spouse Employment Partnership Reaches 100,000 Jobs



The [Military Spouse Employment Partnership](#) celebrated the milestone this fall of 100,000 military spouses hired through the partner employers. [Dr. Jill Biden, who launched the partnership in June 2011](#), welcomed 50 new employers to the DoD initiative.

For Service Providers and Leaders

Upcoming Military Families Learning Network Webinars



The MFLN encourages providers to learn from each other. In December, we will present *2016: A Personal Finance Wrap Up*, a discussion of "hot button" issues that will continue to impact consumers and financial practitioners in 2017. Sign up for the webinar on the [MFLN website](#).



Remember Pearl Harbor

Dec. 7 marks the [75th anniversary](#) of the attack on Pearl Harbor.



Holiday Greetings

We extend holiday wishes to those who will be celebrating [Hanukkah](#), [Christmas](#) and [Kwanza](#).



Did You Know?

The [Love Every Day](#) mobile solution helps couples build strong relationships in as little as 21 days.



Resolving Anger

Join us for an [online discussion](#) on Dec. 14, where we will explore triggers for anger.



State Taxes and Credits

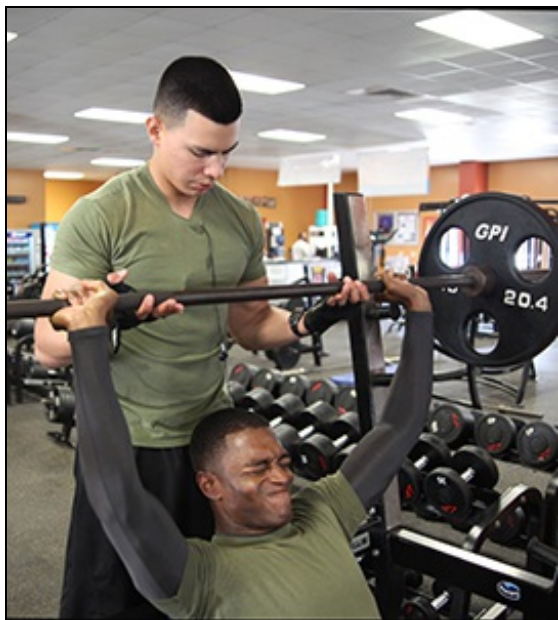
File a state return for refundable credits such as the Earned Income Tax Credit. [Learn more.](#)



What You're Saying

"I still can't believe that this resource is available for me 24/7 and no charge. You are doing a tremendous support!"

Got New Year's Resolutions? Team Up with a Health and Wellness Coach



A brand-new year is just a calendar page away. Do you have an unhealthy habit that you'd like to leave behind? A [Military OneSource health and wellness coach](#) can help you launch a fresh start in 2017 and make changes that will last a lifetime. To sign up with a coach, call 800-342-9647 or schedule your sessions [online](#).

Chances are good you know what you'd like to change about yourself: be more active, drop some weight, cut out junk food, keep stress in its place, or all the above! But it can be hard to know how to begin and harder still to stick to your resolutions. The first step is to map out a realistic plan. If you need extra motivation, a Military OneSource health and wellness coach can help.

How a health and wellness coach can help

As an eligible Military OneSource participant, you have access to free and confidential health and wellness coaching. Your coach will help you keep your goal in sight and cheer you on as you move toward it. Your health and wellness coach won't tell you what to do — you're the expert on yourself, after all — but your coach will:

- Partner with you to establish a vision, clear goals and action steps. For example, work up to the recommended 150 minutes of exercise a week by starting out with daily 10-minute walks.

- Think through potential barriers and how to overcome them. If your daily commute blows your resolve to de-stress, load up on funny podcasts to take your mind off traffic.

- Help you identify your strengths and how to use them to create solutions.

- Provide accountability and motivation. Think of your coach as a battle buddy to help you through the rough patches.

- Stand by your side throughout the process.

Coaching does not involve counseling or talk therapy. However, a coach will help keep you motivated, accountable and on track if, for example:

- You have a weight-loss goal and have identified an exercise plan, but are having trouble sticking to it.

- Every night, you go to bed stressed because you didn't make time during the day to unwind or practice stress reduction.

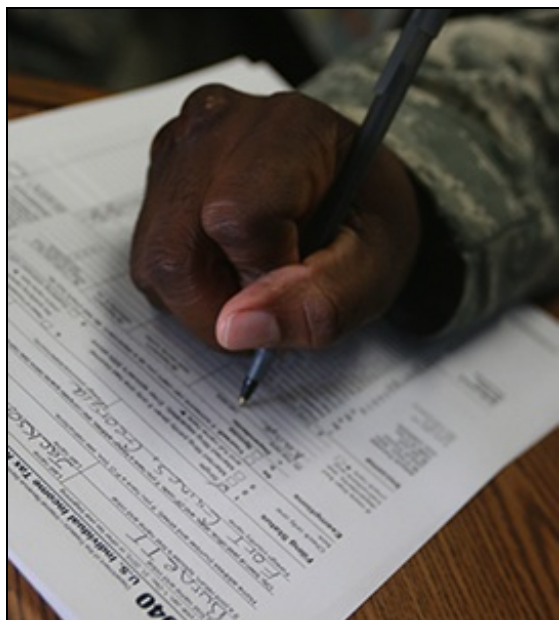
- A permanent change of station is fast approaching and you haven't done a thing to prepare.

Start your new year with a plan and a coach!

Non-medical Counseling

Military OneSource offers free, [non-medical counseling](#) to help you and your family succeed and thrive.

How the New Individual Taxpayer Identification Number Law Could Impact You



A new tax law could make it tricky for military members to file their 2016 taxes using an individual taxpayer identification number, instead of a Social Security Number. The Protecting Americans from Tax Hikes Act of 2015, or PATH Act, requires taxpayers to renew their identification number if the one they have is set to expire on Dec. 31, 2016.

Failure to renew your individual taxpayer identification number prior to the expiration date could potentially cause a delay in processing your tax return. The delay could result in a reduced refund or additional penalties and interest if you owe tax.

If your spouse is not a U.S. citizen and the two of you have filed a joint tax return in previous

years, it is likely that your spouse has used an individual taxpayer identification number. Additionally, if your spouse has children from a previous marriage and the children are not U.S. citizens and the two of you have claimed the kids as dependents on your taxes, then you have likely have used this number to identify them.

Take action to help you avoid delays

Here is a checklist to help determine whether the PATH Act applies to you:

Do you use a number other than a Social Security number to identify a dependent when you are filing taxes? This is likely an individual taxpayer identification number, and if you have not used it on a tax return at least once in the last three tax years, the number will expire on Dec. 31.

Are you claiming a foreign national or a non-resident alien on your return? If so, then you have an individual taxpayer identification number.

Did you decide against using that number when filing taxes between 2013 and 2015? If the answer is yes, then you need to renew your number.

Does your identification number have the digits 78 or 79 in the middle of it? If so, then you must renew your number.

How to renew an individual taxpayer identification number

The federal government began accepting renewal requests in October. You must submit your request between Oct. 1 and Dec. 31, 2016, so that you can file your 2016 taxes next year. Failure to do so can result in delays in the processing of your return and expose you to penalties. Here are the things you need in order to update an expiring identification number:

Fill out and submit to the Internal Revenue Service, or IRS, a W-7 application form for a new number.

Look for Letter 5821 from the IRS notifying you about your soon-to-expire number.

You must send the IRS a copy of that letter along with the application.

Where to file your identification documents

You can mail your documents to the address listed on the W-7 application form. The IRS will return those documents to you within 60 days.

You can renew your number through an IRS authorized [Certified Acceptance Agent](#) in your state or at select [Volunteer Income Tax Assistance locations](#).

You can [make an appointment](#) to renew your number at your local IRS Taxpayer Assistance Center

Military OneSource can help you deal with this tax law change. Contact a [Military OneSource](#) consultant at 1-800-342-9647 to discuss your tax concerns or to seek free document translation services. You may also want to speak with someone at your military installation's [legal assistance office](#).

Tax season is coming

Tax season is coming, so take advantage of Military OneSource's free [online tax preparation and filing services](#).

Honoring Those Who Live in Our Hearts Forever



After the death of a loved one, every day can be incredibly hard to get through, but a special day or holiday can be even more difficult to face and manage. Although there is nothing anyone can do or say to erase your pain or heartache, below are suggestions for getting through special days such as this one.

1. **Acknowledge your feelings.** It's OK to feel sad or angry or bitter on days like this. Sometimes we feel like we have to avoid these painful feelings and hide them from ourselves and our families, but these feelings are part of the grieving process, and it's important to work through them.
2. **Find a special way to honor your loved one.** Volunteering for a special

cause with family and friends may make you feel good and remind you how much love and purpose your life still has. If your loss was a result of cancer, you may be interested in participating in the American Cancer Society's "Relay for Life." Planting a tree or a flower that will blossom every year or visiting a new or special place with your family may be other good ways to honor your loved one.

3. **Do something physical.** Go for a walk, run, swim, dance, do yoga, etc. Exercise releases endorphins in your body that can help regulate your emotions, decrease your stress hormones, decrease depression and improve your sleeping patterns.
4. **Remember.** It's important to talk about your loved one and reflect on the good times you had together. Recalling moments you enjoyed together and the things you'll miss most can make you feel connected to your deceased loved one and those around you.

It's also important to reach out for [additional support](#) and services when you need it. You aren't alone on holidays or any other day. Knowing who to turn to can help you manage the emotions you may experience on days like this. Military OneSource is available 24/7 and consultants can provide assistance on a wide range of issues including grief and bereavement. In addition, non-medical counseling is available at no cost by phone, online or face-to-face if you meet the [eligibility requirements](#).

Entitled Benefits

[A Survivor's Guide to Benefits: Taking Care of Our Families](#) helps families of deceased service

members learn about the benefits they are entitled to.

10 Tips to Make the Most of Holidays with Your Children



The holidays are a great time of year, especially if you're a kid, but they can be hectic too. Here are 10 ideas to help make the holidays more relaxed and enjoyable for you and your children.

1. Spread holiday rituals out over several weeks to create a slow and pleasant build-up, such as decorating, trimming the tree, writing holiday cards and baking cookies.

2. Children can get overly tired and wound up, which will spoil their fun time and yours. When possible, stick to routines like regular bedtimes and mealtimes.

3. Feed your kids before a holiday party if you don't know when the meal will be served, or if you aren't sure your children will eat what

they're offered.

4. Manage your children's expectations about gifts by having them make a wish list and letting them know if any of the items are out of the question, such as a pony.

5. Let your children open gifts from relatives early if they get them early so that they can avoid holiday gift overload.

6. Encourage generosity in your kids with acts of kindness, such as contributing gifts to a toy drive, singing carols at a senior center or serving meals at a homeless shelter.

7. Remember that your kids are kids. They will be excited and anxious, so don't expect perfect behavior during a holiday meal with relatives. Try to avoid battles by insisting they do things you know they don't like, such as wearing a certain outfit or hairstyle. Be aware that your infant may get anxious being passed from family member to family member.

8. Celebrate traditions that instill a sense of family history and identity, such as decorating your home with familiar seasonal décor, eating special foods, attending a religious or holiday event or listening to holiday music.

9. Remember that changes in your family — such as a divorce, death or deployment — may especially impact your children at holiday time. Some tips:

Give your children the opportunity to express their feelings and share with them what you are feeling.

Make remembering a loved one a meaningful part of your holiday celebration.

If a parent is deployed, record a special holiday message or [prepare a care](#)

[package to send](#).

10. Mark the end of the holiday to help prevent emotional letdown. Maybe hold back one present to give the day after. Take down decorations together. Place new pictures in a photo album filled with family memories.

See this helpful article for even [more holiday tips](#) for your family.

Things you can do

If a loved one is deployed this holiday, here are [things you can do](#) to help with the difficulties and stress of separation.

